

Fill in this information to identify the case:

Debtor 1 _____

Debtor 2 _____
(Spouse, if filing)

United States Bankruptcy Court for the: _____ District of _____
(State)

Case number _____

Official Form 410S1

Notice of Mortgage Payment Change

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor: _____

Court claim no. (if known): _____

Last 4 digits of any number you use to
identify the debtor's account: _____

Date of payment change:

Must be at least 21 days after date
of this notice

____/____/____

New total payment:

Principal, interest, and escrow, if any

\$ _____

Part 1: Escrow Account Payment Adjustment

1. Will there be a change in the debtor's escrow account payment?

☐ No

☐ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: _____

Current escrow payment: \$ _____

New escrow payment: \$ _____

Part 2: Mortgage Payment Adjustment

2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?

☐ No

☐ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why: _____

Current interest rate: _____%

New interest rate: _____%

Current principal and interest payment: \$ _____

New principal and interest payment: \$ _____

Part 3: Other Payment Change

3. Will there be a change in the debtor's mortgage payment for a reason not listed above?

☐ No

☐ Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement.
(Court approval may be required before the payment change can take effect.)

Reason for change: _____

Current mortgage payment: \$ _____

New mortgage payment: \$ _____

Debtor 1

First Name Middle Name Last Name

Case number (if known)

Part 4: Sign Here


The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

☐ I am the creditor.

☐ I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.

x 
Signature

Date ____/____/____

Print:

First Name Middle Name Last Name

Title

Company

Address

Number Street

City State ZIP Code

Contact phone (____) ____-____

Email

UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF PENNSYLVANIA

In Re:
Diane McPeck

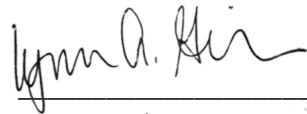
Chapter #13
Case No. 21-13161
Honorable Patricia M Mayer

Debtor

CERTIFICATE OF SERVICE

I, Lynn A Grimm of Santander Bank, N.A., do hereby certify that on January 7, 2022, I caused to be served a copy of the Notice of Payment Change on the service list below by having a copy of the same mailed by the first class mail, postage prepaid or other method specified on service list.

Signed under the penalties of perjury, this 7th day of January, 2022.



Lynn A Grimm
Santander Bank, N.A.
Bankruptcy Administrator
450 Penn Street
Reading, PA 19602
(610) 988-0977
Email: DeftBkr@santander.us

VIA US MAIL
DIANE MCPEEK
221 BAINBRIDGE CIR
SINKING SPRING, PA 19608-1773

SCOTT F WATERMAN
Trustee
2901 SAINT LAWRENCE AVE STE 100
READING, PA 19606-2265

VIA ECF
DAVID S GELLERT
Represented by
DSGRDG@PTDPROLOG.NET

STATEMENT OF ACCOUNT

RAYMOND R MCPEEK
DIANE MCPEEK
221 BAINBRIDGE CIR
SINKING SPG, PA 19608-1773

Account Number:
Statement Period From: 12/06/2021
Statement Period Through: 01/05/2022
Days in Statement Period 31
Current Balance 29,058.21
Credit Line Amount: 28,972.92
Available Credit 19.03

Minimum Payment:	104.32
Payment Due Date:	01/28/2022

IMPORTANT MESSAGES

Principal Due	\$0.00	Beginning Balance	\$29,073.89
INTEREST CHARGE Due	\$104.32	Advances	\$0.00
Past Due Amount	\$0.00	Payments Received	\$120.00
Late Charges Due	\$0.00	INTEREST CHARGE	104.32
Total Minimum Payment Due	\$104.32	Ending Balance	\$29,058.21

SUMMARY OF REVOLVING ACCOUNT BALANCE

Periodic Rate From	12/06/2021	Periodic INTEREST CHARGE	\$104.32
Periodic Rate Through	01/05/2022	ANNUAL PERCENTAGE RATE	4.2400
Payment Amount	104.32		
Daily Periodic Rate*	.0001161644		
Balance Subject to Interest Rate	\$28,968.01	Ending Principal	\$28,953.89

* The daily periodic rate may vary

TRANSACTION ACTIVITY SINCE YOUR LAST STATEMENT

Posting Date	Effective Date	Activity Description	Amount	Balance
	12/06/2021	BEGINNING PRINCIPAL		28,972.92
12/29/2021	12/29/2021	PAYMENT RECEIVED - THANK YOU	120.00	28,953.89
		TO PRINCIPAL	19.03	
		** INTEREST CHARGE **	100.97	
	01/05/2022	ENDING PRINCIPAL		28,953.89
***** FEES *****				
		TOTAL FEES THIS PERIOD	0.00	
***** INTEREST CHARGED *****				
		TOTAL INTEREST THIS PERIOD	104.32	
***** 2022 TOTALS YEAR-TO-DATE *****				
		TOTAL FEES CHARGED	0.00	
		TOTAL INTEREST CHARGED	104.32	

Please return this portion with your check

Account Number	Due Date	Payment Due	Amount Enclosed
	01/28/2022	104.32	

RAYMOND R MCPEEK
DIANE MCPEEK
221 BAINBRIDGE CIR
SINKING SPG, PA 19608-1773

Make Check Payable To:

SANTANDER BANK, N.A.
P.O. BOX 16255
READING, PA 19612-6255